

# City of Minneapolis

Human Resources- Benefits  
Room 100, Public Service Center  
250 South Fourth Street  
Minneapolis, MN 55415-1339

## Benefit Plans after Separation of Employment 2015

Following is information on City-sponsored benefit plans after you leave the City.

### Benefit Plan Continuation

Participation in most City of Minneapolis benefit plans ends on the last day of the month in which your employment with the City ends. Federal and Minnesota State laws allow employees and their dependents the opportunity to continue certain benefit plans following separation of employment. Generally, coverage can be continued for up to 18 months following separation from employment. ***Continuation laws apply to the City's medical, dental, Minneflex health care spending account, HRA/VEBA and life insurance plans.*** Complete COBRA information will be mailed to your home from Eide Bailly shortly after your benefit coverage ends.

### Medical, dental and life insurance continuation

Your cost to continue the City's medical plan depends on the network you selected, coverage option (single or family) and whether or not you are eligible for lower wellness premiums. The monthly medical continuation rates for 2015 are shown below.

Medica Network and Option	Wellness Premium	Standard Premium
Elect or Essential Network – Single Coverage	\$ 524.00	\$ 558.00
Elect or Essential Network – Family Coverage	\$1,468.00	\$1,561.00
Choice Network – Single Coverage	\$ 558.00	\$ 593.00
Choice Network – Family Coverage	\$1,561.00	\$1,661.00

For 2015, the cost to continue dental coverage is \$32.00 per month for single and \$79.00 per month for family coverage.

You can elect to continue the basic and optional life insurance in effect at the time of your separation by paying the full cost of this coverage. The cost of optional employee life insurance is based on your age, smoker status and the amount of insurance in effect at the time you separate from employment.

At the end of the continuation period, you may apply for an individual life policy. The policy will be one of the current offerings of the insurer and the cost will be based on your age and the amount of insurance requested. Neither term insurance nor disability benefits are available.

### Minneflex Spending Accounts

Health care spending account: You may continue to submit claims for eligible health care expenses that are incurred on or before to your separation date. You may continue to submit AND incur expenses through the end of the calendar year by electing to continue contributions to the plan on an after-tax basis.

Dependent care spending account: Eligible dependent care expenses incurred before and after your retirement date can be reimbursed, but only up to the amount deducted from your pay during the calendar year in which your employment ends.

If you do not submit claims by the April 15th following the end of the year in which your employment ends, you will forfeit any balance in your spending account(s).

## **HRA/VEBA**

Money remaining in your HRA/VEBA account after you separate from the City will be available to pay for eligible health care expenses. You have 18 months after an eligible health expense was incurred to submit a claim for reimbursement. After you separate from employment, an annual administrative fee of \$18 will be deducted from your HRA/VEBA account.

It is important that you let the City know about future address changes. If the plan has been unable to contact you for a 36-month period at your last known address, you will forfeit any money remaining in your account. Forfeitures will be used to pay administrative expenses.

## **Long Term Disability**

This plan ends on your separation date. It cannot be continued or converted. If you are receiving long term disability benefits at the time of your separation, these payments will continue according to the terms of the plan.

## **Short Term Disability**

If you are enrolled for voluntary short term disability insurance, this plan will also end on your separation date. This insurance cannot be continued or converted.

## **Qualified Parking and Metropass**

Payroll deductions for qualified parking and Metropass are deducted from your paycheck to pre-pay for the following month. Cancellation requests are available on the City's benefits website and, since these programs are pre-pay, must be sent to the City's benefits office by the first Friday of the month before you wish to cancel your participation.

## **MSRS Health Care Savings Plan**

If you contribute to the Minnesota State Retirement System (MSRS) health care savings plan through ongoing contributions or with sick leave severance or vacation pay, you can use funds in your account to pay for eligible health care expenses after you leave the City. You will receive information directly from MSRS about how to obtain payments from your account. If you have questions about the health care savings plan, contact MSRS.

## **Public Employees Retirement Association (PERA) and Minnesota Deferred Compensation Plan (MNDCP)**

Contact PERA and MNDCP for information on your benefits from these plans.

## **Address Changes**

Please notify the Benefits Office of any address changes. It is important that you advise the City of Minneapolis any address changes that occur before W-2 statements are mailed the last week of January.

<b>Organization</b>	<b>Contact Information</b>
Medica	952-945-8000 or 1-800-952-3455, <a href="http://www.medica.com">www.medica.com</a>
Delta Dental of Minnesota	651-406-5916 or 1-800-552-9536, <a href="http://www.deltadentalmn.org">www.deltadentalmn.org</a>
WageWorks (Minneflex and HRA/VEBA claims)	1-855-428-0446, <a href="http://www.wageworks.com">www.wageworks.com</a>
VOYA/ING (short term disability)	1-800-373-3771
Minnesota Deferred Compensation Plan (MNDCP)	651-296-2761 or 1-800-657-5757 option 3
Public Employees Retirement Association (PERA)	651-296-7460 or 1-800-652-9026, <a href="http://www.mnpera.org">www.mnpera.org</a>
MSRS Health Care Savings Plan	651-296-2761 or 1-800-657-5757 <a href="http://www.msrs.state.mn.us">www.msrs.state.mn.us</a>
City of Minneapolis Benefits Office	
Address changes, general information	612-673-3333
Medical, dental, life insurance continuation; Metropass and qualified parking	612-673-3347